



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

Order Filed on August 5, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Karen D. Hill,  
Debtor

Case No.: 18-14783 ABA

Adv. No.:

Hearing Date: 7/16/2024 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

### AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: August 5, 2024**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Karen D. Hill

Case No: 18-14783 ABA

Caption of Order: AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 2102 East Oak Road A5, Vineland, NJ. 08361, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika N. Wyche, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 15, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2024 through July 2024 for a total post-petition default of \$6,831.28 (3 @ \$1,411.85; 2 @ \$1,358.15, less \$120.57 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$600.00 to be received no later than July 31, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that the arrears in the amount of \$6,231.28 will be paid by Debtor remitting \$1,038.53 for one month and \$1,038.55 per month for five months in addition to the regular monthly mortgage payment, which additional payments shall begin on August 1, 2024 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2024, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.

In re:  
Karen D. Hill  
Debtor

Case No. 18-14783-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Aug 05, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2024:

**Recip ID** **Recipient Name and Address**  
db Karen D. Hill, 2102 E Oak Rd, Unit A5, Vineland, NJ 08361-2579

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2024 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Finance of America LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Amani Sahar Abdellah	on behalf of Creditor King's Crossing Condominium Association Inc. amanisabellahesq@gmail.com, kgardiner@hillwallack.com
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Melissa S DiCerbo	

District/off: 0312-1

User: admin

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on behalf of Creditor Finance of America LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Michael R. DuPont

on behalf of Creditor Bay Atlantic Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Robert J. Malloy

on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com

Tamika Nicole Wyche

on behalf of Debtor Karen D. Hill daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 12